

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JORDAN MANOS

Debtor(s)

Case No. 20-20039JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/05/2020.
- 2) The plan was confirmed on 09/03/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/01/2021, 10/06/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/14/2022.
- 6) Number of months from filing or conversion to last payment: 25.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$50,962.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$198,652.74  
Less amount refunded to debtor \$22,721.97

**NET RECEIPTS: \$175,930.77**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,510.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$8,768.48  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$11,278.48**

Attorney fees paid and disclosed by debtor: \$1,490.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA NA**	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	18,961.00	18,960.01	0.00	0.00	0.00
CITIZENS BANK NA**	Unsecured	8,023.00	8,022.72	8,022.72	8,022.72	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Unsecured	0.00	0.00	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	722.74	722.74	722.74	245.80
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	158.06	158.06	158.06	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	167.31	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	354.75	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	2,727.33	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	841.11	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	166.81	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	354.75	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	758.70	758.70	758.70	258.04
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	165.91	165.91	165.91	0.00
DISCOVER BANK(*)	Unsecured	7,939.00	7,938.98	7,938.98	7,938.98	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	0.00	105.93	105.93	105.93	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	217.67	217.67	217.67	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	NA	36,313.34	36,313.34	36,313.34	0.00
INTERNAL REVENUE SERVICE*	Priority	NA	19,994.10	19,994.10	19,994.10	0.00
KEYBANK NA**	Secured	205,000.00	219,978.43	0.00	0.00	0.00
KEYBANK NA**	Secured	0.00	0.00	1,930.24	1,930.24	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	4,556.38	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	853.00	852.39	852.39	852.39	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	138.95	138.95	138.95	0.00
PENN HILLS MUNICIPALITY (RE TAX)	Secured	0.00	524.29	0.00	0.00	0.00
PENN HILLS MUNICIPALITY (RE TAX)	Secured	0.00	524.29	0.00	0.00	0.00
PENN HILLS MUNICIPALITY (RE TAX)	Secured	0.00	1,027.82	1,027.82	1,027.82	291.34
PENN HILLS MUNICIPALITY (RE TAX)	Secured	0.00	1,152.96	1,152.96	1,152.96	0.00
PENN HILLS MUNICIPALITY (RE TAX)	Secured	0.00	2,192.68	0.00	0.00	0.00
PENN HILLS MUNICIPALITY (RE TAX)	Secured	0.00	2,119.91	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PENN HILLS MUNICIPALITY (RE TAX)	Unsecured	0.00	NA	NA	0.00	0.00
PENN HILLS SD (PENN HILLS) (RE)	Unsecured	0.00	NA	NA	0.00	0.00
PENN HILLS SD (PENN HILLS) (RE)	Secured	0.00	1,973.58	0.00	0.00	0.00
PENN HILLS SD (PENN HILLS) (RE)	Secured	0.00	1,973.58	0.00	0.00	0.00
PENN HILLS SD (PENN HILLS) (RE)	Secured	0.00	3,903.23	3,903.23	3,903.23	1,106.00
PENN HILLS SD (PENN HILLS) (RE)	Secured	0.00	4,044.44	4,044.44	4,044.44	0.00
PENN HILLS SD (PENN HILLS) (RE)	Secured	0.00	15,568.07	0.00	0.00	0.00
PENN HILLS SD (PENN HILLS) (RE)	Secured	0.00	11,079.31	0.00	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	NA	11,682.48	0.00	0.00	0.00
PNC BANK NA	Unsecured	NA	18,414.00	0.00	0.00	0.00
PNC BANK NA	Secured	56,000.00	63,028.09	0.00	29,214.16	0.00
PNC BANK NA	Secured	0.00	13,645.48	13,645.48	13,645.48	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,055.05	0.00	0.00	0.00
RONDA J WINNECOUR PA ID #30399*	Priority	NA	NA	21,132.74	21,132.74	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	189.01	189.01	189.01	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	156.30	156.30	156.30	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	93.88	93.88	93.88	0.00
WELLS FARGO BANK NA - TRUSTEE	Secured	NA	1,570.90	1,570.90	1,570.90	0.00
WELLS FARGO BANK NA - TRUSTEE	Secured	NA	45,270.33	0.00	9,300.46	0.00
WILKINSBURG-PENN JT WATER AUTI	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$1,930.24	\$40,444.86	\$0.00
Mortgage Arrearage	\$15,216.38	\$15,216.38	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$11,933.86	\$11,933.86	\$1,901.18
<b>TOTAL SECURED:</b>	<b>\$29,080.48</b>	<b>\$67,595.10</b>	<b>\$1,901.18</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$41,979.23	\$41,979.23	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$41,979.23</b>	<b>\$41,979.23</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$53,176.78</b>	<b>\$53,176.78</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$11,278.48</u>
Disbursements to Creditors	<u>\$164,652.29</u>

**TOTAL DISBURSEMENTS :** **\$175,930.77**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/13/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.